

for a loan. Sands said he got a loan from the Commercial National Bank for \$100,000 for Downey, and the amount was left on deposit there and later transferred to the savings account.

Sands said he expected payment not in notes but in cash, and that he actually got \$90,000 in all. He said that he did not believe he had ever got any of the money, because he would not take it. Bolling, he said, had expected at one time to get it.

At this point Sands said the photostatic statement was right when it said that Bolling was to get \$25,000 of the amount realized by discounting the notes. He said Bolling became wary and refused to take the balance. Sands said he had advanced to Bolling some \$1,000, but it was in the nature of a loan. He had collected about \$200 of this, he said, but never expected to collect the balance, as there was no note and he supposed the money was to be part payment of Bolling's share. He insisted that he could not remember having told Bolling he was to get a share, but that he "believed it was in Bolling's mind."

Then Sands said that he did not think Bolling ever got a cent from anybody for aiding anybody to get a contract with the Shipping Board. In the next sentence he stuck to his statement that there was an understanding that Bolling was to get a share.

At first Sands said that the \$1,500 was a personal loan to Bolling; later he said it was part payment for Bolling's share of the bribe money. He said he carried it as a loan on his books because he thought it was "not right."

"Don't you know," asked Mr. Walsh, "that this payment was in connection with another transaction entirely and had nothing whatever to do with the Shipping Board?"

"I can't say," replied the witness. "But you're not sure now?"

"No, I'm not sure."

Representative Patrick H. Kelley tried to get Sands to clarify what the various parties to the alleged bribery were supposed to do. Sands admitted that Bolling did not agree to see or talk to anyone to secure the contract for Downey and that he did not know what either Bolling or Sisler were to do.

Bolling in Minor Position.

"You are a business man and you tell me that," asked Mr. Kelley.

The witness was uncertain again. He said he didn't think Downey knew what the money was to be used for, or that it was to be spent in connection with the Shipping Board officials. Later Sands ventured the opinion that Cranor had told Downey what was to be done to earn the money.

Representative Kelley reminded Sands that at the time of the alleged bribe the treasurer's department of the Shipping Board had absolute notice of the contract letting of ship construction contracts.

"Don't you believe, Mr. Sands," he asked, "that the fact that Mr. Bolling is known to the President has caused many persons to use his name in a way without justification, and made him particularly liable to such accusations?"

The letter, it seems, was either misquoting or destroyed, so that nothing was done at the time.

"Sands at this time," the statement continued, "was under indictment by a Federal Grand Jury charged with violation of the banking act. On advice of Mr. Thompson Mr. Bolling wrote a letter to Sands telling him that while he regretted exceedingly that he had become involved with the Government, he could not and would not approach the President on such proposition."

Expert bank accountants from the Department of Justice traced out all checks, notes, drafts and other papers that could possibly have any bearing on the case, the report said, and "failed to find anything that corroborated the statement of Sands," adding:

"In the belief of Mr. Thompson, it was blackmail, engineered by Sands, to force Mr. Bolling to intercede with the President to save Sands from further prosecution by the Department of Justice."

"In view of the fact that this matter had been investigated by the Department of Justice and nothing found incriminating against Mr. Bolling," Mr. Burke's report said, "I will consider this matter closed as far as the division of investigation is concerned unless otherwise instructed."

CONSORTIUM IS APPROVED.

Best Way to Proceed Capital, Says State Department.

WASHINGTON, Nov. 20.—The consortium for the assistance of China organized by banking groups in the United States, Great Britain, France and Japan has been formed "with the full approval of the four governments," said a formal statement issued today by the State Department.

These governments believe, the statement added, that the interests of the Chinese people can best be served by the cooperative action of their several banking communities to the end that the Chinese Government may be able to procure (through loans and advances) the issue for subscription by the public of loans to the Chinese Government or other agencies involving a guarantee by the Chinese Government or Chinese provincial Government; the capital required, particularly for the construction of improved means of communication and transportation.

LAKE VESSEL GIVEN UP.

WATERLOO, N. Y., Nov. 20.—Three days' fruitless search in Lake Ontario for the little steamship John Randall, last heard from Tuesday night while sounding distress signals off Sackett Harbor, has resulted in her being given up for lost. The vessel was bound from Oswego to Belleville, Ont., with a cargo of coal and carried a crew of five men, all Canadians.

POETS, AUTHORS, JUDGES, STATEMEN, EDITORS AND PLAIN CITIZENS FROM EVERY PART OF INDIANA WILL GATHER AT CHICAGO TO HONOR HAYS AT HOTEL OPENING.

Indianans to Gather at New Drake in Chicago.

MOTHER ARRESTED; BABY FOUND ON STOVE.

Child Fatally Burned, Hospital Surgeons Say.

Led to the home of Mrs. Grace Randall, at 29 Montrose avenue, Brooklyn, by a girl who said a child was being killed there, Detective Charles Hemminger of the St. George station last night found the woman's 17-month-old son, Robert, unconscious on top of a hot stove. He carried the child to St. Catherine's Hospital and then returned to the house and arrested Mrs. Randall. According to Hemminger, the woman said her husband is serving a sentence for petty larceny on Blackwell's Island. She could not explain how the baby got on the stove, and she said she had tests she was accused of placing him there. A charge of felonious assault was made against her and she was taken to the Gates avenue station and put in charge of a matron. The baby will die, the doctors said.

TURKEYS FOR WHITE HOUSE.

WASHINGTON, Nov. 20.—The first of the Thanksgiving turkeys which President Wilson receives annually arrived today at the White House. It was a thirty-eight pound one, sent by the Chamber of Commerce of Cuero, Texas. A second turkey is understood to be on its way to President Wilson from South Trimble of Kentucky, former clerk of the House of Representatives.

BOLLING IS CALLED BLACKMAIL VICTIM

Benson Says Walsh Charges Are Based on Old Case Without Foundation.

ACCUSED MAN ABSOLVED

Sands, It Is Said, Tried to Have Wilson's Brother-in-Law Appeal to President.

WASHINGTON, Nov. 20.—Admiral Benson, chairman of the Shipping Board, in a formal statement regarding charges of bribery made before the Walsh committee against R. W. Bolling, said that Mr. Bolling's explanation of the report was "perfectly satisfactory."

The chairman said that after he took office and Mr. Bolling was appointed treasurer, Mr. Bolling told him "the whole story of the alleged charges" made by Tucker K. Sands.

"His explanation was perfectly satisfactory to the chairman of the Shipping Board," Admiral Benson said. In addition, after the same subject had been brought to my attention by Mr. McCann, the matter was discussed with Col. Goff, our general counsel, and together we directed that a thorough and complete investigation of the various allegations and charges against Mr. Bolling be made."

Attached to the chairman's statement was a copy of the report of the investigation made by the Division of Investigation, dated September 23. It was signed by Frank Burke, chief of division, who said the inquiry had been as to "charges made that Mr. R. W. Bolling, now employed by the Shipping Board, had participated in commissions, said to have been paid by the Downey Shipbuilding Company to Tucker Sands."

"I saw Mr. Houston Thompson, vice-president of the Federal Trade Commission, and who was for some time up to the latter part of 1919 United States assistant Attorney General," the report said, "who told me that Mr. Bolling came to him about two years ago and reported that an unnamed communication had reached Mr. Tumulty, secretary to the President, in which the writer charged that he had accepted part of \$40,000, which was paid by Downey of the Downey Shipbuilding Company to Mr. Sands."

"Mr. Bolling requested Mr. Thompson to make a very thorough investigation because of the fact that he was charged with a very serious crime and if he was guilty he should be punished; if innocent his innocence should be established. The letter, it seems, was either misquoting or destroyed, so that nothing was done at the time."

"Sands at this time," the statement continued, "was under indictment by a Federal Grand Jury charged with violation of the banking act. On advice of Mr. Thompson Mr. Bolling wrote a letter to Sands telling him that while he regretted exceedingly that he had become involved with the Government, he could not and would not approach the President on such proposition."

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BAKER GETS MANY SHIP BILL DISPUTES

Owners of Commandeered Vessels Refuse to Accept Figures Set by Army.

LARGE SUMS INVOLVED

Owners of Kronland Asked \$1,216,000, While \$50,000 Is Offered in Settlement.

Special Despatch to THE NEW YORK HERALD.

New York Herald Bureau, Washington, D. C., Nov. 20.

Secretary of War Baker probably will be called upon in the next few days to decide on and approve the amounts to be allowed by the Government for reconditioning or for damages to privately owned vessels requisitioned by the army. The sums involved in many cases run into the hundreds of thousands, and it is known that they have been in controversy.

An instance is the big liner Kronland. In October, 1917, the Government took over the Kronland from the International Mercantile Marine. The vessel was used first by the Shipping Board and then by the army as a transport on a charter. She was turned back in September of last year. The company claimed \$1,216,000 for reconditioning the vessel and \$50,000 for time lost in service of the ship.

A board of survey was convened at Norfolk, headed by Col. Bradley of the army. This board allowed somewhat over \$100,000 for reconditioning and \$37,000 more for lost time. This judgment was passed along to a board of review, which cut the allowance virtually in half because of improvements made to the ship. Col. Bradley then reduced it by approximately another half, bringing it down to a total of little more than \$50,000.

The International Mercantile Marine refused settlement on this basis, and a conference of representatives of the company and of the army was called. The company offered to settle for \$550,000, and Col. Bradley on behalf of the Government offered, it is understood, to settle for \$457,000, a jump from the early figures.

Just why the two boards that sat on the case were overruled and why the figures were so widely known, it seems, however, that the entire question has been referred to the Secretary and is up for final settlement together with a number of similar cases involving payment for the use by the army of commandeered ships.

FINNS HERE DENY GOVERNMENT CRASH

Strained Relations With Sweden Admitted.

Special Despatch to THE NEW YORK HERALD.

New York Herald Bureau, Washington, D. C., Nov. 20.

Reports received in Washington today to the effect that the present Government of Finland had fallen as a result of the Aaland Islands controversy between that Government and Sweden were officially denied today at the Finnish Legation. There is no question, however, that relations between Sweden and Finland are greatly strained as a result of the controversy over the possession of the islands, which has been made the subject of an investigation by the League of Nations.

Intimations coming from Geneva that the controversy might lead to war between Finland and Sweden were discounted here today by Dr. J. J. Sederholm, Director of the Geological Survey of Finland, who has recently arrived in Washington. Reports that Sweden is making military preparations for the defense of the islands in the event that the decision is against her, Dr. Sederholm says, are not affecting the attitude of his country. Dr. Sederholm was present at the September meeting of the Council of the League of Nations as one of the three representatives of the Swedish population of Finland.

HEAR MACSWINEY DEC. 3.

Widow and Sister of Mayor Will Be in Washington.

WASHINGTON, Nov. 20.—Mrs. Muriel MacSwiney, widow of the Lord Mayor of Cork, will testify December 3 or 4 before the commission of the Committee of One Hundred investigating the Irish question. It was announced here today, when hearings suspended over Thanksgiving will be resumed, Miss Mary MacSwiney, sister of the late Lord Mayor, who is accompanying his widow to this country, also is expected to offer evidence.

The commission announced it had received a cablegram from the British branch of the Women's International League, offering to send as witnesses a group of English women representing the league, who recently investigated conditions in Ireland at first hand.

KOCH & CO. GIVE BONUSES.

All employees of the H. C. P. Koch & Co., Inc., department store at West 125th street received their annual bonuses yesterday, the money being distributed in accordance with each individual's term of service. Letters of appreciation for faithful service accompanied each check.

VANDERLIP ASSERTS ALL RUSSIA IS SOLID

Continued from First Page.

10,000 airplanes, 2,000,000 tons of rails, a large quantity of railroad supplies and up to millions of dollars' worth of every commodity America makes.

To THE NEW YORK HERALD correspondent this evening Mr. Vanderlip characterized as "Cobly gossip" the report that he represented Senator Harding with Lenin.

"While I am a Republican and discussed with Lenin all the leading political personalities in the United States, I went there solely as a commercial man and carefully avoided—indeed, I had to—all political discussions, although Lenin showed a surprising knowledge of President Wilson and other political leaders, such as Senators Harding, Johnson, Reed and Lodge," he said.

Mr. Vanderlip refused to discuss how Russia proposes to pay for the goods he is prepared to order. However, he insisted that he had definitely authenticated documents prepared to be laid before the United States Government showing that Russia was ready and eager to begin trade with the United States.

Russian Attitude on Debts.

Pressed on the point as to whether he believed Russia was willing to recognize the Czarist external debt, the most he would say was the following, which may be a significant indication of the future course of the Soviet Government in this connection:

"The Czarist debts? Who knows that Russia owes the Czarist debts? Russia owes the Czarist debts, England and France. What is the responsibility of the United States and England and particularly of France for keeping over \$100,000,000 in the field for two years? What is to prevent Russia claiming the cost of her armies to resist Kolchak and Denikine and the Polish and Wrangel aggressions? It is easy to prove that the French and the English were backing Kolchak and Denikine and that the French, particularly, backed Poland and Wrangel with money and supplies. Indeed, France formally recognized Wrangel, who is regarded in Moscow as a rebel."

"Who is there to say that these claims will not more than offset the debts owed to English and French by Russia?"

In this sense Mr. Vanderlip is frankly pro-Bolshevik. But he is not pro-Bolshevik on airy-utopian theories. Quite the contrary. His pro-Bolshevikism is based upon his knowledge of the greatest country in the world crying for American products and prepared to pay for them on a basis which he deems equitable and the best of that even Lenin and Trotsky are convinced that "all men are not free and equal, although they were born with the opportunity to become free and equal." He holds that Lenin and Trotsky are trying to make this opportunity real for the first time in Russian history.

Eastern Siberian Concession.

With regard to Mr. Vanderlip's eastern Siberia deal, he asserts he has one of the biggest concessions in the history of the world.

"I can cut in half the price of oil in England within twenty-four hours after this concession becomes effective," he said.

He related a romantic narrative of how he went to eastern Siberia as a young mining engineer in the time of the "boom" in 1898. He found no gold, but endless oil, coal and fish. In 1903 he offered his discoveries to John D. Archbold, who declined to treat with him because "the world is too full of oil; we are pouring gasoline away every day." He plans to develop the concession from the Pacific coast of the United States.

"There are cargoes there to keep idle bottoms and empty fleets busy for years," he said.

Mr. Vanderlip said the fish there make possibilities twice as big as those of the Alaskan salmon industry and that there is an oil sufficient to supply the entire Canadian demand without calling on California; that there are coal and grain without end throughout Siberia if only transportation can be organized.

Mr. Vanderlip's own words best describe his interview with Lenin as a sidelight on the entire Russian situation, for he believes Lenin speaks for the Russian people.

"When I met Lenin we sized up each other, eye to eye," he said. "He speaks perfect English. Even he knew most of our slang, but when I said, 'Mr. Lenin, I'm from Missouri,' he hesitated."

"What's this about the Missouri river?" he asked.

"I simply told him that I would have to be shown everything he proposed."

"Phew!" he said, "rounding on my knee. That is the way I want to talk."

"We pulled our chairs closer together."

Bread in Chicago Falls to 10 Cents a Pound Loaf

Special Despatch to THE NEW YORK HERALD.

CHICAGO, Nov. 20.—With the price of the best Minnesota flour reduced to \$9 a barrel, the lowest price it has reached in four years, the bread to-day in Chicago came down to 10 cents for a pound loaf.

December wheat closed on the Board of Trade at \$1.68 3/4 a bushel, a loss of 3 1/2 cents from the previous closing price. March wheat closed at \$1.58 1/2, a decrease of 4 1/2 cents a bushel from Friday's close.

Alderman Adamowski of the City Council and a member of the high cost of living committee has received assurances, he says, that the ten cent price for a loaf will soon be universal throughout the city by all the big and small bakers.

behind his big desk. Soon we were thumping each other on the chest and finally I grabbed his hair above the temples.

"What's that for, Mr. Vanderlip?" he asked.

"I want to tell the American people that you haven't horns," I replied, and Lenin laughed.

"That man has a sense of humor. One must read reports of everything Russian, especially if they come from British sources, with greatest caution."

"He demands a world revolution. But that is just as much propaganda as is Winston Churchill's demand that the Soviet Government be overthrown immediately."

"When are you going to have a social revolution in America, Mr. Vanderlip?" he inquired.

"Not in 10,000 years, Mr. Lenin," I answered.

"Well, there's a motor car for every man in the United States; perhaps you are right," he rejoined.

"I believe that represents his views."

"I told Lenin there was no chance for Bolshevism in the United States, and indeed we would have every Bolshevik caught there. We had no delusions about us. He wanted to buy; I believed I could sell, and we did business."

In regard to the Japanese protest against the Eastern Siberia concessions, Mr. Vanderlip had this to say:

"The best answer to that is that I have seen was contained in an editorial in The New York Herald of Paris. It is 'one of their business,' it said."

He showed a copy of the editorial and insisted he had discovered these resources twenty-two years ago and now had been in the new destiny of Russia.

"We expect to build a refinery at Vancouver. We expect to sell fish throughout the world."

Mr. Vanderlip distinctly disagrees with McCullagh's opinion that the Russian Government will collapse this winter.

Doesn't Expect Collapse.

"They have 4,000,000 troops in the field, not driven by the knout, as they were in the old days, but because they believe in the new destiny of Russia. Within five years every person in Russia must read. I have an order for 10,000,000 school books to be printed in Russian in the United States, Germany used to print them."

"With that and a certain tendency I observed toward moderation, not only throughout the commercial population

Forest Hills Inn

15 Minutes (actual running time) From Pennsylvania Station, (33rd St. & Seventh Ave.)

Long Island R. R. Electric Trains, Forest Hills Gardens, L. I.

Most convenient, homelike and attractive fireproof hotel in the City. More than 80 trains daily. 30 minutes from Wall Street; 20 to 25 minutes from shopping and theatre districts. No transient trade. All year around hotel in which people of refinement who have tired of the drudgery of housekeeping make their home. No other place in the City equals the Inn for its food, conveniences and accessibility; by comparison its rates are lower than can be had elsewhere.

Telephone—Boulevard 6290. F. J. HAWLEY, Mgr.

Original Fur Producers

ESTABLISHED 1863

Dependable Furs Lowest Prices

It is not economy to purchase the highest grade furs from indiscriminate sources. One should look to the long established house of high reputation for such furs.

Even in the production of the low priced furs, the same price advantages and quality of workmanship may be secured from us, as original fur producers.

As manufacturers with wholesale trade throughout America, we supply retail customers in New York at lower prices than they can otherwise secure.

DE PINNA

Fifth Avenue, Corner 45th Street

HARDING ENJOYING HIS VOYAGE IN GULF

Real Tropical Heat Is Met as Parimina Is Half Way to Panama.

(By Wireless to the Associated Press.)

ON BOARD THE STEAMSHIP PARIMINA, Nov. 20.—Sailing through a quiet sea the Parimina, with President-elect Harding and his party aboard, tonight approached the halfway mark in her voyage from New Orleans to Panama, where the first stage in Mr. Harding's vacation trip will be reached.

Except for the light rain and moderate wind, which virtually always is expected in the neighborhood of Yucatan Channel, fair weather favored the distinguished passenger, and he passed most of the day on deck walking, reading and playing ship games.

Mrs. Harding remained in her stateroom on advice of her physician. It was explained she was not ill and that her appetite continued good. She was just in need of rest after the excitement of the campaign, the trying Texas experience and the almost overwhelming welcome accorded to the party in New Orleans.

The Parimina left the Gulf of Mexico and went into the green waters of the Yucatan Channel, with its cross currents, choppy winds and occasional rains, about noon to-day, passing close to the western tip of Cuba. In the afternoon real tropical heat was encountered. Most of those aboard changed to duck and linen apparel.

A picture show featured the night's entertainment programme.

THREE DIE OF MOTOR HURTS.

Haverhill, Mass., Nov. 20.—William Moore, John Smythe and Walter Shaw, all of this city, died of injuries received to-day when their automobile, driven by Shaw, crashed into an electric pole on the Amesbury road.

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Kurzman

Imported Fifth Avenue & 36th Street Semi-Annual

Clearance Sale

Imported Models TRIMMED HATS

FURS COATS

GOWNS SUITS WRAPS

Handbags Blouses Novelties BEGINNING

MONDAY NOVEMBER 22nd

It is our policy not to carry over stock from one season to another, therefore to effect a speedy clearance we offer same at PRICES REGARDLESS OF COST

FOUNDER 1860 LONDON

Clearance Sale

Monday and Tuesday

Young Ladies' Suits, Coats and Dresses

Young Ladies' Suits—Wool velour and tweeds. Sizes 14 to 18 years. Formerly up to \$85. Sale Price \$49.50

Young Ladies' Dresses—Tricotine, Poirat Twill, Serge and Wool Jersey. Sizes 14 to 18 years. Formerly up to \$105. Sale Prices \$39.50 and \$54.50

Young Ladies' Coats—Bolivia, Velour, Veldyne and Imported Tweeds. Sizes 14 to 18 yrs. Formerly up to \$125. Sale Price \$65.00

Young Ladies' Suits—Peach Bloom, Veldyne, Wool Velour and Imported Tweeds. Some with fur collars. Sizes 14 to 18 years. Formerly up to \$140. Sale Price \$79.50

Young Ladies' Sport Skirts—Tricotine, Serges and fine Wool Plaids. Formerly up to \$38. Sale Price \$17.50

Young Ladies' Trimmings—Balance of this season's stock. Formerly up to \$40. Sale Prices \$12.50 and \$16.50

None of the above goods will be sent on approval, exchanged, nor can they be returned for credit.

DE PINNA

Fifth Avenue at 50th Street

Growing Boys and Girls love the delicious milk and wheat flavor of

WARD'S Mother Hubbard BREAD

The liberal eating of Mother Hubbard Bread at every meal (to total at least a pound a day) along with other foods, such as milk, butter, fruit, soups, jam or jelly, will provide a balanced ration which will help make children healthy and husky and put a health bloom on their cheeks.

Remember Ward's Mother Hubbard Bread is a milk loaf because along with the other high grade materials used in making it, there is also used plenty of pure, rich milk.

A high quality loaf in every way is Mother Hubbard Bread—in flavor, purity, nutritive value and cleanliness unequalled and well worth your daily choice.

Ward's Mother Hubbard Bread

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JAECKEL & SONS INC.

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